

WHAT IS CLAIMED IS:



1. A method of determining collectability of a check writer from a negative file including historical negative information of a plurality of check writers for check writing approval or denial, the method comprising:

- receiving the negative information of the check writer from the negative file;
- processing the negative information to determine a score of the check writer based on the information;
- classifying the check writer within a pre-determined category based on the score;
- removing the negative information of the check writer from the negative file, if the pre-determined category within which the check writer is classified is within a pre-set category; and
- retaining the negative information of the check writer in the negative file, if the pre-determined category within which the check writer is classified differs from the pre-set category.

2. The method of claim 1 further comprising:

- labeling the check writer as collectable, if the pre-determined category within which the check writer is classified is within a preset category; and
- labeling the check writer as non-collectable, if the pre-determined category within which the check writer is classified differs from the preset category.

3. The method of claim 1 further comprising:

- storing the retained negative information in a separate scrubbed file;
- and
- implementing the scrubbed file for check verification.



4. A system for determining collectability of a check writer from a database including historical information of the check writer for check cashing approval or denial, the system comprising:

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4 a first mechanism for receiving the negative information of the check
5 writer from the database;

6 a second mechanism for processing the negative information to
7 determine a score of the check writer based on the information;

8 a third mechanism for classifying the check writer within a pre-
9 determined category based on the score;

10 a fourth mechanism for removing the negative information of the
11 check writer from the database, if the pre-determined category within which the
12 check writer is classified is within a pre-set category; and

13 a fifth mechanism for retaining the negative information of the check
14 writer in the database, if the pre-determined category within which the check writer
15 is classified differs from the pre-set category.

1 5. The system of claim 4 further comprising a sixth mechanism
2 for labeling the check writer as collectable, if the pre-determined category within
3 which the check writer classified is within a preset category and labeling the check
4 writer as non-collectable, if the pre-determined category within which the check
5 writer is classified differs from the preset category.